

HOW CANADA IS SOLVING THE GREAT HOUSING PROBLEM

DOMINION BUILDS HOMES AT COST LESS THAN RENTAL; PUTS \$25,000,000 IN HOUSES

More Money to Be Provided—2,000 Dwellings Already Erected and Hundreds More Under Way—Municipalities to Take Up Plan.

By Martin Green.

(Special Staff Correspondent of The Evening World.)

OTTAWA, Ont., Sept. 20.—When the New York Legislature goes into special session this evening to devise plans for the relief of persons oppressed by the appalling lack of housing in New York City and elsewhere in the State, it would be well for the legislators and State officials harassed as they are by the contradictory theories, warnings, advice and prophecy of interested tenants, landlords, money lenders, investors, builders, highbrows, lowbrows and more or less disinterested theorists and dreamers, to give a look, as it were, at what Canada has done.

Our businesslike little neighbor has tackled the housing problem and taken a fall out of it. True, conditions in Canada are not so acute in relation to housing as conditions in the United States—and especially in New York—but Canada has blazed a trail which none but persons foolishly blinded by self-interest can refuse to follow to the haven of results whether the results prove to be satisfactory to the trailer's anticipations or not.

While New York, and the United States generally, have been talking Canada has been working. Since the armistice was signed, on Nov. 11, 1918, Canadians, with the aid of the Dominion Government, have built over 2,000 new homes, and hundreds of others are in course of construction. The sum of \$25,000,000 has been expended.

ERECTED IN THRIVING INDUSTRIAL CENTRES.

This number of homes represents the additional housing facilities provided in Canada by the aid of Government funds alone and takes no account of the homes which have been built by persons who financed their own building operations. Practically all the homes built by Government aid are in thriving industrial communities, although farmers have been helped, particularly when veterans of the war desired to locate on farms or improve farms.

It is not possible within the limits of one newspaper article to set forth informatively the accomplishments of the Canadian Government—Dominion, Provincial and Municipal—in the direction of improving housing conditions. Details will be given in subsequent articles. It might be well to say, at the beginning, that Canada's housing needs, at the close of the war, were as urgent as ours, in proportion. In the Province of Ontario alone there was an estimated shortage of 20,000 homes. Owing to economic developments which have prompted Canada to take measures for the protection of her industries there has been a terrific movement of American manufacturing interests to Canada and a consequent expansion of Canadian industry in urban districts which were overcrowded two years ago. Immigration to Canada to-day is proportionately as heavy as immigration to the United States.

CANADA GRABBED PROBLEM BY THE HORNS.

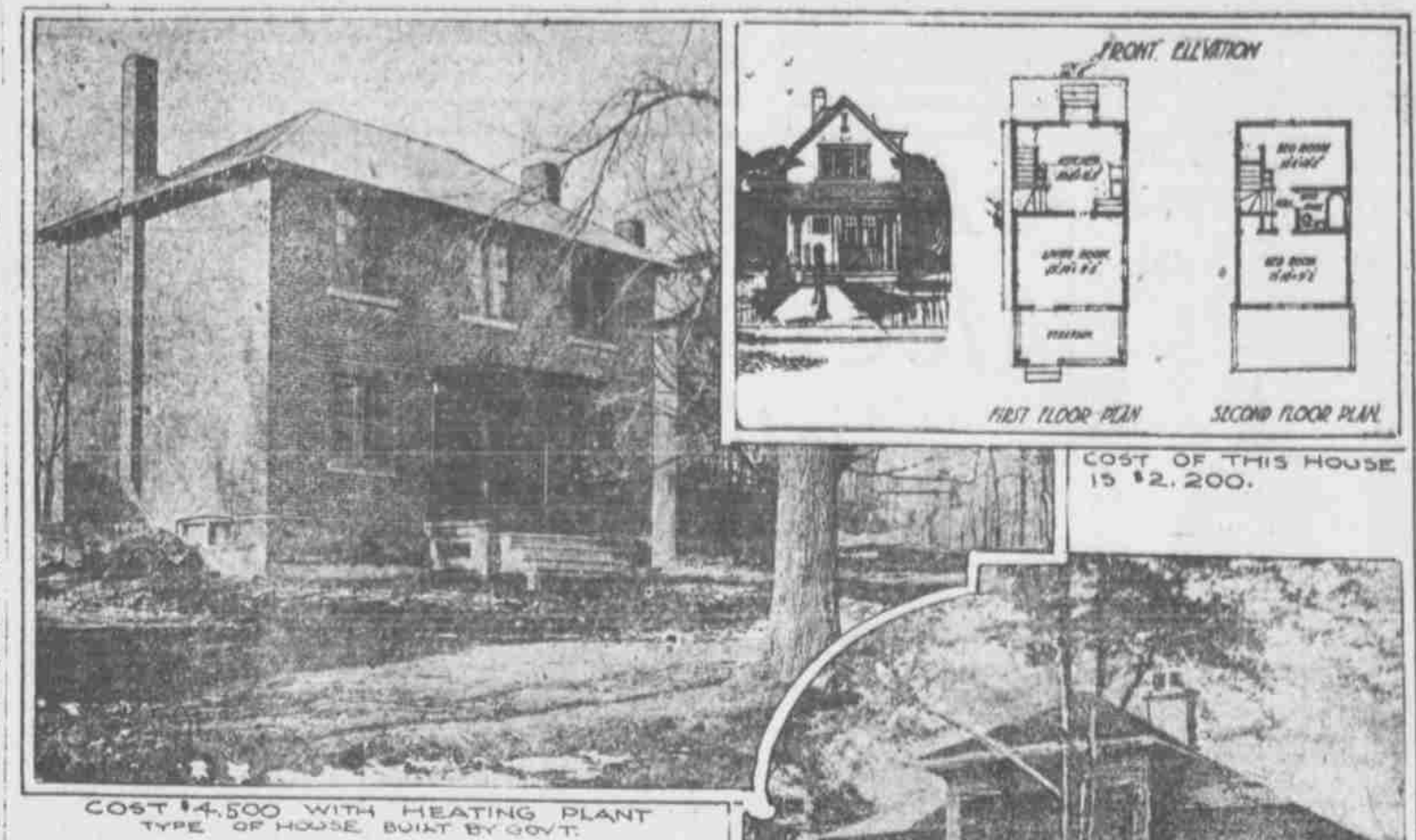
At this time I shall go only in a general way into the Canadian method of grabbing a problem by the horns. The subject is interesting enough to call for the attention of everybody affected by New York housing conditions, and practically everybody is so affected. Even the animals in the Zoo may become interested before the winter is over, when there may arise a public demand that their warm quarters be turned over to the shivering human populace.

The Canadian Dominion Government, corresponding to our Federal Government, took up the housing matter immediately after the signing of the armistice. The Dominion Government invited representatives of each of the nine Provincial Governments—a Canadian province corresponding to one of the States of the Union—to proceed to Ottawa for the purpose of conferring on a plan to put roofs over the heads of the people. By Dec. 2, 1918, a tentative plan had been outlined, and on Dec. 3 the first Order in Council looking to putting the plan in operation was issued. Another Order in Council was issued on Dec. 12, and another on Feb. 20, 1919.

By the latter date the whole scheme of organization and operation had been agreed upon. It should be recalled here that there was considerable opposition to the plan, arising from builders, speculators, bankers and persons engaged in the business of lending money on mortgages. The objections were along the lines of the objections which have been raised in New York to the plan of giving State

(Continued on Fifteenth Page.)

COMPARE COST OF CANADIAN HOUSES WITH N. Y. PRICES



CITY HOUSING BILLS PROVIDE FOR LOANS FROM BOND ISSUE

Five Drawn by Corporation Counsel Sent to Lockwood for Special Session.

Five bills embodying the city's programme, "designed to afford some measure of relief in the housing crisis," to use Mayor Hylan's words, and chief among which are loans from a municipal building loan fund raised by the sale of city bonds and the creation of a municipal housing commissioner, have been forwarded to Senator Charles G. Lockwood, Chairman of the Legislative Housing Committee. The bills were drafted by Corporation Counsel O'Brien and submitted by the Mayor, after being worked out by Tenement House Commissioner Mann and Alton Briggs, for use at the special session of the Legislature opening to-night.

The five bills suggested are:

1. A bill to provide for relief in an emergency existing in the City of New York due to lack of housing and to enable the City of New York to provide means to encourage the construction of new dwellings, apartments and tenement houses in said city during said emergency.
2. A bill amending Section 295 of the Greater New York Charter and authorizing the Commissioners of the Sinking Fund to invest sinking fund moneys in the bonds authorized by the bill numbered 1.
3. A bill amending the Greater New York Charter by adding Section 269 authorizing the Commissioners of the Sinking Fund to create the office of "Housing Commissioner," to be appointed by the Mayor and providing for employees and expenses.
4. A bill amending the general law by authorizing exemptions to be granted as consideration for relief to be performed under the bill numbered 1.
5. A bill amending the general law by permitting a higher rate of interest to be charged in mortgages authorized by the bill numbered 1.

The amount of the building fund provided for by the first bill is not fixed.

Corporation Counsel O'Brien summarized the bills as follows: "Bill No. 1 declares that an emergency exists in this city, due to lack of housing, which threatens the life, health and safety of the inhabitants. It authorizes the Commissioners of the Sinking Fund to sell 6 per cent. fifteen-year building loan trust bonds, chargeable only against a special trust fund to be created, and not against the general credit of the city. This fund, to be raised from the proceeds of sale of these bonds, is to be loaned at any time during the next five years upon 7 per cent. fifteen-year mortgages upon property upon which the owners will agree to erect houses of the kind prescribed by the Commissioners at a cost to exceed by 20 per cent. the amount of the loan, thus making the incumbrance upon both land and building about 60 per cent. of the total value thereof. The Commissioners are also empowered to invest sinking fund moneys and the Chamberlain to invest trust funds in these bonds.

"As an inducement to build, exemptions from the following taxes are granted during the term of the mortgage to the owner of the land: 1. Real property tax on the building; 2. Real property tax on increase of value of the land; 3. Income tax on the income from the premises. In addition the principal and interest of the trust bonds are likewise freed from taxation.

"In order to complete the scheme and to meet constitutional objections, four companion measures are proposed: "Bill No. 2 amends Section 206 of the charter so as to allow the investment of the sinking fund in these trust bonds.

"Bill No. 3 authorizes the appointment by the Mayor of a director of housing, with necessary employees.

"Bill No. 4 amends the tax law in the five particulars mentioned above, and also by an exemption of the mortgages from tax, all in consideration of the erection of the new building.

"Bill No. 5 amends the General Business Law so as to permit the charge of 7 per cent. interest upon the mortgage. It should be noted that the difference between this rate and that of 6 per cent., paid on trust bonds, furnishes a reserve against possible loss and that the rate to the borrower is really but 4 per cent. owing to this exemption from taxes."

Mayor Hylan in his memorandum to Senator Lockwood with the five bills says:

"The guarantee against loss to the trust fund, to protect the payment of the bonds at maturity, is provided by a reserve of 1 per centum per annum, the difference between the interest charged on the mortgage and the interest paid on the bonds."

COP UNCONSCIOUS; CASE A MYSTERY

His Revolver, Night Stick and Cap Found Half Mile Away—No Sign of Violence.

Patrolman Arthur Smith of Precinct 1, E. was found unconscious to-day in the back yard of the home of Mrs. C. M. Cheever, No. 27 Archer Street, Precinct, after a search for him had been in progress for several hours. His revolver, night stick and cap were found in a vacant lot in Church Street, half a mile away, some time before he was found. The fireman had just been called out to join in a systematic search when Mrs. Cheever telephoned she had found the policeman.

Dr. William H. Brande could find no indication of violence or illness, but the policeman remains unconscious and nobody knows what happened to him. He reported by telephone from his post this morning at 2:30 o'clock.

LIFE FOR LAUNDRY THEFT.

Man Who Robbed Wagon Claimed as Habitual Criminal.

Frederick Rose, twenty-five years old, No. 222 10th Street, Brooklyn, was sentenced to life imprisonment at Sing Sing by Judge Dike in the County Court, Brooklyn, to-day.

His offense was the theft at the contents of a laundry wagon, but also it was his fourth conviction for some offense involving the theft of property, and the law makes a life sentence mandatory in such cases.

Offers \$2,000 For Ear So He Can Win Bride

Cuban Planter's Son Says Absence of Left One Hampers Him in Courtship.

How can a fellow, even though otherwise good looking, induce the girl he wants to marry him when he is shy an ear, lost when a horse stepped on it while he wasn't looking—or listening? That is what Frank H. Quesada, son of a wealthy planter of Manzanillo, Cuba, wants to know. He is of the opinion that it cannot be done, and is willing to spend thousands of dollars to have his lost left ear replaced by an ear that will be a perfect mate to his good right side hearing apparatus.

"I'll pay \$2,000 to any one willing to part with his left ear, provided it matches mine," said Mr. Quesada to-day at the apartment of a cousin at No. 158 East 123d Street.

Mr. Quesada came to the United States to replace the ear which he said he lost at the age of fourteen, when his horse threw him and stepped on his left ear, severing it as cleanly as a knife could have done. He is now twenty-nine years old and so sensitive respecting his paucity of ear equipment that he wears his hair plastered down over the place where the missing ear should be, after the manner adopted by the modern girl.

He has consulted Dr. John McCoy of No. 157 West 73d Street, he said, and had been informed that the ear can be replaced by a \$2,000 operation, provided a good healthy ear can be found. Quesada's father is prepared to spend as high as \$10,000 for the purchase of an ear, the necessary operation and the entire "overhead" expense.

When it was hinted to Quesada that

he might buy an ear from some married man who wished to insure himself against the possibility of committing matrimony a second time, he merely smiled.

He should worry, whence the coveted ear comes, so that it meets specifications.

COX BASES HOPE OF CALIFORNIA ON JOHNSON'S FRIENDS

Followers of the Senator Show Great Friendliness to the Democratic Nominee.

[This is the ninth of the series of articles by The Evening World's Special Correspondent on the political situation in the Western States.]

By David Lawrence.

(Special Correspondent of The Evening World.)

ON BOARD GOV. COX'S TRAIN, SOUTHERN CALIFORNIA, Sept. 20 (Copyright).—Riding through the State of California for a day with the Democratic nominee for the Presidency afforded not merely an opportunity to estimate the warmth and enthusiasm of the crowds, but between stations Gov. Cox talked frankly to the writer about the status of his campaign.

The Ohio Governor is most disturbed by what seems to him, at any rate, an unfair attitude on the part of many of the newspapers of the West. He said he didn't expect Republican newspapers to commend his speeches editorially or to hand him bouquets, but he did expect a square deal. Again and again, he declared, the newspapers in some of the large cities on the coast had deliberately suppressed the news of his speeches.

In one instance the newspapers failed to announce correctly the time of the Governor's arrival or to give any prominence when he came into their vicinity. Also the Governor was advised that one large newspaper never published his speech of acceptance.

"The Governor said that he did not expect the newspapers to print partisan reports in his favor, but he had believed they would at least give space to the dispatches of the Associated Press and other press associations."

"The most sinister thing I have observed on my western tour," he said, "was the rebellious attitude of the people whenever I made any reference in any speech to the press. Can it be that the people are losing confidence in the press of the country? As a newspaper publisher I think it hurts our profession, and as an American I think it is a dangerous tendency. For the people of the country expect the press to be fair and to give both parties a square deal. That is the only safe way to retain confidence."

Several Johnson men told the writer that if it were not for the strong fight made by Senator Johnson against the League of Nations as an issue in this State, Gov. Cox would carry California easily on the issue of Progressivism. Certainly the rank and file of Johnson supporters are leaning to Cox and some openly characterize Senator Harding as a reactionary. How much of this is due to disappointment over the failure of the Republican Party at Chicago to select Johnson as standard bearer, and how much it reflects a friendly feeling toward a Progressive is hard to say.

Certainly as one travels about the State, observers point to the large Republican registration in the primaries and say that there will be a big vote in the Senatorial contest but that a surprising number of people will not vote for either Cox or Harding.

Evidence of a silliness in this State are not lacking. The people who helped Johnson win the primary vote for the Presidential nomination are deeply hurt that the verdict was ignored and Gov. Cox pours oil on the troubled waters not only by emphasizing that Senator Harding did not carry any primaries outside of his own State but that if Senator Johnson had entered the Ohio primary he would have captured the State's vote.

Northern California with its Anti-League of Nations sentiment among the Irish as a factor of importance, seems to be at the present moment inclined toward the Republican nominee. This State, however, had everybody guessing four years ago and shows some of the same symptoms of uncertainty this year.

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